

Freeform Search

Database:	US Pre-Grant Publication Full-Text Database
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Term:	<input type="text" value="L1 and L2"/>
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Display:	<input type="text" value="10"/> Documents in Display Format: <input type="text" value="-"/>	Starting with Number <input type="text" value="1"/>
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Generate:	<input type="radio"/> Hit List <input checked="" type="radio"/> Hit Count <input type="radio"/> Side by Side <input type="radio"/> Image
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Search History

DATE: Tuesday, January 10, 2006 [Printable Copy](#) [Create Case](#)

<u>Set Name</u> side by side	<u>Query</u>	<u>Hit Count</u>	<u>Set Name</u> result set
<i>DB=EPAB,JPAB,DWPI; PLUR=YES; OP=OR</i>			
<u>L3</u>	L1 and L2	13	<u>L3</u>
<u>L2</u>	Customer\$ near2 bank	770	<u>L2</u>
<u>L1</u>	merchant\$ near2 bank	102	<u>L1</u>

END OF SEARCH HISTORY

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L3: Entry 13 of 13

File: DWPI

Feb 20, 1996

DERWENT-ACC-NO: 1996-231127

DERWENT-WEEK: 199624

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TITLE: Home shopping method using interactive TV system and existing EFT network - storing customer credit or debit card and account information at two-way TV server for transmission to credit company or ATM network when purchase requested

INVENTOR: MERKLER, D R ; REEDER, K R

PATENT-ASSIGNEE:

ASSIGNEE

CODE

AT & T CORP

AMTT

PRIORITY-DATA: 1994US-0293006 (August 19, 1994)

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PATENT-FAMILY:

PUB-NO

PUB-DATE

LANGUAGE

PAGES

MAIN-IPC



[CA 2153727 A](#)

February 20, 1996

020

G06F017/60

APPLICATION-DATA:

PUB-NO

APPL-DATE

APPL-NO

DESCRIPTOR

CA 2153727A

July 12, 1995

1995CA-2153727

INT-CL (IPC): [G06 F 17/60](#); [H04 N 7/173](#)

ABSTRACTED-PUB-NO: CA 2153727A

BASIC-ABSTRACT:

The method enables a customer equipped with an interactive TV (ITV) terminal (12) to transmit order data to the ITV server (14) in response to a presentation of available goods and services. The customer is prompted to choose a payment method, e.g. by selecting from debit and credit cards. Individual data, pref. including details of the customer's bank account, credit card account, etc. and PINs are previously stored at the server, e.g. when the customer is first connected.

In the case of a direct debit, the bank account information is transmitted to a network gateway bank (20), which serves as an entry point to the ATM (automatic teller machine) network. Electronic debiting of the customer account takes place after balance checking, and a credit is sent to the merchant's bank account. For credit card payment, the credit card network is used in a similar way, the network gateway bank again being employed.

USE/ADVANTAGE - Also for automated banking and payment of bills. Prior storage of customer card details obviates need for swiping when purchase made, or for dedicated hardware at customer premises. No need for merchant to verify approval since already done through appropriate network.

CHOSEN-DRAWING: Dwg.1/3

TITLE-TERMS: HOME SHOPPING METHOD INTERACT TELEVISION SYSTEM EXIST EFT NETWORK
STORAGE CUSTOMER CREDIT DEBIT CARD ACCOUNT INFORMATION TWO=WAY TELEVISION SERVE
TRANSMISSION CREDIT COMPANY ATM NETWORK PURCHASE REQUEST

ADDL-INDEXING-TERMS:

AUTOMATIC TELLER MACHINE ELECTRONIC FUNDS TRANSFER POINT SALE POS EFTPOS

DERWENT-CLASS: T01 T05 W02

EPI-CODES: T01-J05A1; T01-M02A1; T05-L02; W02-F05A3C;

SECONDARY-ACC-NO:

Non-CPI Secondary Accession Numbers: N1996-193981

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